	Filed 04/03/15		3/15 16:28:34	Desc Main
United States Bankrup		Page 1 of 9		THE REPORT OF
Brown-Williams Adrie	NNE N.			TARY PETITION
Name of Debtor (if individual, enter Last, First, Middle):	William Br	Name of Joint Debto	or (Spouse) (Last, First, N	liddle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			ed by the Joint Debtor in t	he last 8 years
(mende married, maiden, and hade names).		(include married, ma	niden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN	D/Complete EIN	Last four digits of Se	oc Sec or Individual-Tax	naver I.D. (ITIN)/Complete FIN
(if more than one, state all): 1529	y complete sil.	(if more than one,	arte alli):	payer I.D. (ITIN)/Complete EIN
Street Address of Debtor (No. and Street, City, and State):		Street Address of Jo	EAN DISTRICT OF THE	(A), and State):
	16	NUKI	tern district of ill	INOIS .
Flossmoon, II.	an conn		APR 0 3 2015	····
County of Residence or of the Principal Place of Business:	ZIP CODE		or of the Principal Place	of Business:
Mailing Address of Debtor (if different from street address):		JEFFREY	P ALISTEADT.	CLERK
Maining Address of Debtor (if different from street address):		Mailing Address of	Sint Popular if different	rom street address):
	ZIP CODE			ZIP CODE
Location of Principal Assets of Business Debtor (if different f	rom street address above):			ZIP CODE
Type of Debtor	Nature of	Business		kruptcy Code Under Which
(Form of Organization) (Check one box.)	(Check one box.)		the Petition	is Filed (Check one box.)
Individual (includes Joint Debtors)	Health Care Busi Single Asset Rea	ness I Estate as defined in	Chapter 7 Chapter 9	Chapter 15 Petition for Recognition of a Foreign
See Exhibit D on page 2 of this form.	11 Ŭ.S.C. § 101(.		Chapter 11	Main Proceeding
Corporation (includes LLC and LLP) Partnership	Railroad Stockbroker		Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Brok	ter		Nonmain Proceeding
	Other			·····
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exem (Check box, if		(0	ature of Debts Check one box.)
	Debtor is a tax-ex	cmpt organization	Debts are primarily debts, defined in 1	
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	under title 26 of the	he United States	§ 101(8) as "incurr	red by an business debts.
against debior is pending.	Code (the Internal	Revenue Code).	individual primaril personal, family, o	r
Filing Fee (Check one box.)			household purpose Chapter 11 De	
		Check one box:	•	
Full Filing Fce attached.				ned in 11 U.S.C. § 101(51D). defined in 11 U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to indivisigned application for the court's consideration certifyin		Check if:		
unable to pay fee except in installments. Rule 1006(b).		Debtor's aggre		ated debts (excluding debts owed to
Filing Fee waiver requested (applicable to chapter 7 indi			tiales) are less than \$2,490 l every three years thereaj	0,925 (amount subject to adjustment fter).
attach signed application for the court's consideration. See Official Form 3B.		Check all applicable boxes:		
		A plan is being	filed with this petition.	repetition from one or more classes
			accordance with 11 U.S.	
Statistical/Administrative Information				THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for dis Debtor estimates that, after any exempt property is distribution to unsecured creditors.			will be no funds available	
Estimated Number of Creditors			[-]	
1-49 50-99 100-199 200-999 1,000-	5,001-	0,001- 25,001-	□ 50,001-	THE STATES BANGGIOTAL
5,000	10,000 2:	5,000 50,000	100,000	NO MERN DISTRICT OF ILLINOIS
Estimated Assets				APR D n 2015
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000 \$50,000 \$100,000 \$500,000 to \$1 to \$10	\$10,000,001 \$10,000	50,000,001 \$100,000 \$100 to \$500	0.001 0.000 0.00	
million million		illion million	to \$1 billiof	REY P. A LSTFART AL
Estimated Liabilities] []	possery	PS REP CA LETK
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000	,001 \$10,000,001 \$5	50,000,001 \$100,000	0,001 \$500,000,001	More than
\$50,000 \$100,000 \$500,000 to \$1 to \$10 million millior		\$100 to \$500 illion million	to \$1 billion	\$1 billion

individual.

Title of Authorized Individual

Date

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

BI (Official Form 1) (04/13) 15-12184 DOC 1 FIIED 04/03/15	Entered 04/03/15 16:28:34	Desc Main Page 2	
Voluntary Petition (This page must be completed and filed in every case.)	Adrienne Brown-	Williams	
All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional shee	t.) Date Filed:	
Where Filed: III: nois Northern BANKruptcii	14-33468	4/15/14	
Where Filed: JI, nois Northern Bankrupty	12-33378	Date Filed: 8/22/12	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Al Name of Debtor:	filiate of this Debtor (If more than one, attach a Case Number:	additional sheet.) Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.			
Exhil			
EXTII Does the debtor own or have possession of any property that poses or is alleged to pose	_ _	blic health or safety?	
Yes, and Exhibit C is attached and made a part of this petition.			
₩ No.			
(To be completed by every individual debtor. If a joint petition is filed, each spouse mu Exhibit D, completed and signed by the debtor, is attached and made a part of this If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a	petition.		
Information Regardin			
(Check any approximate) Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 date.	of business, or principal assets in this District	for 180 days immediately	
There is a bankruptcy case concerning debtor's affiliate, general par	tner, or partnership pending in this District.		
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Reside (Check all appl	• •		
Landlord has a judgment against the debtor for possession of deb	for's residence. (If box checked, complete the for	ollowing.)	
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess	circumstances under which the debtor would be		
Debtor has included with this petition the deposit with the court of the petition.	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		
Debtor certifies that he/she has served the Landlord with this cert	Debtor certifies that he/she has served the Landlord with this certification, (11 U.S.C. § 362(l)).		

. .

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

In re Adrienne	Brown-Williams	Case No	
Debtor			(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Advance N. B. Williams

Date: 4/03/15

Save As

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	Adrienne Brown-Williams)	
	800 Central Park Ave)	
	Flossmoor, II.)	C N
	Debtor (s))	Case No.
	25001 (8))	Chapter) 3
)	
)	

List of Creditors

Midland Mortgage Company P.O. Box 26648 Oklahoma City, OK-73118	
Midfirst Bank 1999 N.W. Grand Blvd. OKlahoma City, OK. 13118	

Case 15-12184 Doc 1

Filed 04/03/15 Document

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B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

In re <u>Advience Brown-Willi</u> an Debtor	Case No	
	CE TO CONSUMER DEBTOR(S THE BANKRUPTCY CODE	S)
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ney] Bankruptcy Petition Preparer g the debtor's petition, hereby certify that I del	ivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address: X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	Social Security number (If the preparer is not an individual, s number of the officer, principa partner of the bankruptcy petit by 11 U.S.C. § 110.)	bankruptcy petition tate the Social Security I, responsible person, or
Certificati I (We), the debtor(s), affirm that I (we) have received and Code.	ion of the Debtor d read the attached notice, as required by § 34.	2(b) of the Bankruptcy
Adrience Brown-Williams Printed Name(s) of Debtor(s)	XSignature of Debtor	Date
Case No. (if known)	XSignature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Reset

Save As...

Print

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="https://doi.org/10.2006/journal.org/10.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.